

**Bulletin:**

**CLARIFICATION OF SECTION 6 OF THE RULES AND  
REGULATIONS GOVERNING CREDIT LIFE AND CREDIT  
ACCIDENT AND HEALTH INSURANCE IN NORTH DAKOTA**

March 10, 1970

With respect to the first paragraph of Section 6 of the abovestated rules and regulations, a number of Companies have interpreted this paragraph to request the number of creditor accounts outstanding *in the State of North Dakota alone*. This is not correct. As stated in the quoted paragraph of the rules and regulations, the number of creditor accounts outstanding applies with respect to the Company's *entire United States direct business*. Would those companies, having already submitted the number of creditor accounts for North Dakota business alone, please re-submit this information on the basis of the entire United States direct business?

The number of such creditor accounts as of December 31, 1968 should be submitted as soon as possible, and the number as of December 31, 1969 should be submitted on or before June 30, 1970.

With respect to the second paragraph of said Section 6, the format of the reporting forms to be used may be observed by reference to pages 135-138 of Volume I of the 1967 Proceedings (for credit life), and to pages 783-784 of Volume II of the 1969 Proceedings (for credit accident and health) of the National Association of Insurance Commissioners. I would like to re-emphasize that the experience data requested in said second paragraph are with respect to the Company's *entire United States direct business (not North Dakota business alone)*.

J. O. WIGEN  
Commissioner of Insurance